



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION OF: Vipul Bansal, et al.

DATED: October 17, 2001

SERIAL NO.: 09/901,227

CONFIRMATION: 6227

FILED: July 9, 2001

GROUP ART: 2161

FOR: ONLINE E-COMMERCE TRANSACTIONS INCORPORATING EFFECTS OF  
UNCERTAINTY AND RISK FACTORS

**INFORMATION DISCLOSURE STATEMENT**

Commissioner for Patents  
Washington, D.C. 20231

Sir:

Attached are a PTO-1449 form and a copy of the listed references for your consideration in the prosecution of the application above. No fee is required because this information is provided before the mailing of the first Office Action for the Application.

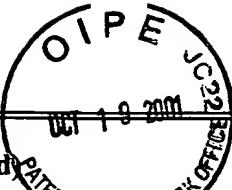
Respectfully submitted,

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IBM DOCKET NO.: JP920010123US1



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FORM PTO-1449 (Modified)

**LIST OF PATENTS AND PUBLICATIONS  
FOR APPLICANT'S INFORMATION  
DISCLOSURE STATEMENT**

ATTY. DOCKET NO.

JP920010123US1

SERIAL NO.

09/901,227

**APPLICANT:**

Vipul Bansal, et al.

**FILING DATE:**

July 9, 2001

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**REFERENCE DESIGNATION**

**U.S. PATENT DOCUMENTS**

EXAMINER INITIALS	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPRO.)
AA	5,787,402	Jul 28, 1998	Potter et al.			
AB	6,128,598	Oct 3, 2000	Walker, et al.			
AC	5,897,621	Apr 27, 1999	Boesch, et al.			
AD	5,732,400	Mar 24, 1998	Mandler, et al.			
AE						
AF						

**FOREIGN PATENT DOCUMENTS**

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO
AG							
AH							
AI							

**OTHER ART (Including Author, Title, Date, Pertinent Pages, etc.)**

AJ	
AK	
AL	

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.